

OPEN THE DOOR *to your future!*

WE'LL FIND YOU THE PERFECT LOAN
TO FIT YOUR NEEDS.



CONVENTIONAL LOAN

- Up to 97% financing
- Competitive interest rates
- Can be used for primary, secondary and investment properties

FHA LOAN: Federal Housing Administration

- Great option for first-time buyers
- Flexible credit qualifications
- As little as 3.5% down payment

VA LOAN: Veterans Administration

- Available to qualified active-duty, veterans, reservists and some surviving spouses
- Up to 100% financing
- No mortgage insurance
- Flexible credit requirements

JUMBO LOAN

- For loan amounts exceeding the conventional limit
- Primary residence and second homes

USDA LOAN: Rural Housing Program

- For rural or suburban areas
- Up to 100% financing
- Flexible credit guidelines

FHLB GRANT: Federal Home Loan Bank

- Down payment and closing costs assistance
- Up to \$7,500 for first-time home buyers
- Up to \$10,000 for current or retired police officers, firefighters, teachers, health care workers, first responders, military members, and COVID-related essential workers.
- Owner occupancy only

CONSTRUCTION/RENOVATION LOANS

- Build on your land or finance lot and construction together
- One-time close allows you to close the loan in just one transaction
- Two-time close allows you to change the terms and features of your loan after construction ends
- Primary and secondary option

BRIDGE LOAN

- Helps fund down payment for new home before selling current home
- Secured by current home
- 12-month interest only

VH GRANT: Virginia Housing

- Low and zero down payment options
- Exclusively available for first-time home buyers
- Income, sales, price and loan amount limits apply

For all of your mortgage needs, call your trusted local lender today!



Tim Lee

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